

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Richmond Division**

IN RE: Melissa Placeres Navarro,	)	Chapter 7
	)	Case No. 24-32528-KLP
Debtor.	)	
	)	
Argent Federal Credit Union,	)	
	)	
Movant,	)	
	)	
v.	)	
	)	
Melissa Placeres Navarro,	)	
	)	
and	)	
	)	
Jennifer J. West, Trustee,	)	
	)	
Defendants.	)	

**AGREED ORDER GRANTING RELIEF FROM STAY**

Upon consideration of the motion of Argent Federal Credit Union (“Movant”), to modify the automatic stay; it is

ORDERED that the automatic stay imposed by 11 U.S.C. §362 is modified to permit the Movant and its successors and assigns to enforce its rights under its security agreement to lawfully repossess and liquidate certain personal property, to-wit: 2017 Lincoln MKZ VIN 5LMCJ3D98HUL20264.

Edward S. Whitlock, III, Esq., VSB #27811  
Jennifer W. Fischer, Esq., VSB #88088  
Lafayette Whitlock Fischer Hughes PLC  
10160 Staples Mill Road, Suite 105  
Glen Allen, Virginia 23060  
Telephone: (804) 545-6250  
Facsimile: (804) 545-6259  
Counsel for Movant

The Clerk is directed to send a copy of this Order upon entry to the undersigned parties.

Done at Richmond, Virginia this \_\_\_\_ day of \_\_\_\_\_, 2025.

May 22 2025

/s/ Keith L Phillips

United States Bankruptcy Judge

I ask for this:

Entered On Docket: May 22, 2025

/s/ Edward S. Whitlock, III, Esq.

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Counsel for Argent Federal Credit Union

Seen and Agreed:

/s/ Daniel J. Webster, Esq., by Edward S. Whitlock, III, Esq., with permission via e-mail

Daniel J. Webster, Esq.

Boleman Law Firm PC

PO Box 11588

Richmond, VA 23230-1588

Counsel for Debtor

/s/ Jennifer J. West, Trustee by Edward S. Whitlock, III, Esq., with permission via e-mail

Jennifer J. West, Trustee

Spotts Fain PC

411 E. Franklin Street, Suite 600

Richmond, VA 23219

**Local Rule 9022-1(C) Certification**

I hereby certify that on the 1st day of May 2025 a true copy of the foregoing Agreed Order Granting Relief from Stay was endorsed and/or served upon all necessary parties pursuant to Local Bankruptcy Rule 9022-1(C).

/s/ Edward S. Whitlock, III, Esq.

Counsel for Argent Federal Credit Union

**CERTIFICATION**

The undersigned certifies that the foregoing Agreed Order Granting Relief from Stay is identical to the form order required by Administrative 10-2 and that no modifications, additions, or deletions have been made.

/s/ Edward S. Whitlock, III, Esq.

Counsel for Argent Federal Credit Union

**Parties to Receive Copies:**

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